

PEHP Report

Retirement & Independent Entity Report

August 12, 2020

In-Vitro Fertilization Pilot

- Mandatory Benefits
 - Scope is Complex
 - Adverse Selection
 - Uncertain Impact
- PEHP Pilot Programs
 - Test Concept & Costs
 - Use Excess Reserves for Pilot
 - Appropriate Ongoing Funding

Adoption Indemnity Benefit



- Created in 1996
- Benefit for Infertile Couples
- Adverse Selection
- Cap of \$4,000
- IVF Option
- Birth-related Complications

In-Virto Fertilization Pilot



- Three-year until January 2022
- \$4,000 Lifetime Benefit
- Fiscal Note
 - \$113,608 IVF/ART
 - \$228,805 Birth Expenses
 - \$342,413 Per Year

Pilot Costs to Date

- Two-year Total of \$1,410,118
- Annual Breakdown
 - \$ 71,129 IVF/ART
 - \$669,495 Birth Expenses
 - \$705,059

Pilot Participation to Date



- 39 Mothers
 - 13 Single Births: \$36,698/ATC
 - 5 Multiple Births: \$165,534/ATC
 - 15 No/Failed Pregnancy: \$5,200/ATC
 - 5 Currently Pregnant: \$4,435/ATC
- 24 Newborns
 - 13 Single Births
 - 10 Multiple Births
- ATC = Average Total Costs for Birth + First Two Months

Impact of Complications

- 16 Newborns Without Complications
 - \$212,298/Total Costs
 - \$13,268/ATC
- 8 Newborns With Complications
 - \$1,116,798/Total Costs
 - \$139,600/ATC
- ATC = Average Total Costs + First Two Months

Comparison with Adoption



- Annual Average of 4.3 Adoption Benefits
 - Reduction after 2015
 - Comparable numbers during Pilot
- For IVF/ART:
 - 28 Participants in 2018-19
 - 11 Participants in 2019-20

Does Benefit Serve as An Incentive?



- Coverage for Birth Expenses & Complications
 - Family can pay for IVF now & get rest covered
- Participant Surveys
 - Families report that the desire to have a child is independent of the IVF benefit
 - Grateful for benefit, wish it covered more of IVF and could be used more than once